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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Secured Creditor SN Servicing Corporation as Servicer for U.S. Bank Trust National Association, as Trustee of the Lodge Series III Trust

In Re:

Gregg E Warhurst Barbara A Warhurst

Debtor(s)

Order Filed on October 10, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 14-26491

Chapter: 13

Hearing Date:

September 12, 2019 at 10:00 AM

Hon. Judge:

John K. Sherwood

ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

DATED: October 10, 2019

Honorable John K. Sherwood United States Bankruptcy Court Applicant: SN Servicing Corporation
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: John J. Scura, III

Property Involved("Collateral"): <u>187 Linden Road, Wayne, NJ 07470</u>

Relief sought:

✓ Motion for relief from the automatic stay
 Motion to dismiss
 Motion for prospective relief to prevent imposition of automatic stay against the

collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

- 1. Status of post-petition arrearages:
 - The Debtor is overdue for <u>3</u> months, from <u>July 1, 2019</u> to <u>September 1, 2019</u>.
 - The Debtor is overdue for <u>3</u> payments at <u>\$2,094.56</u> per month.
 - Less Funds held in debtor(s) suspense \$1,247.16.

Total Arrearages Due: **\$5,036.52**

- 2. Debtor must cure all post-petition arrearages, as follows:
 - Beginning on October 1, 2019, additional monthly cure payments shall be made in the amount of \$839.42 for 6 months.
 - Beginning on October 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$2,094.56, or as further defined by the terms of the Note,
 Mortgage, or any payment change notices.
- 3. Payments to the Secured Creditor shall be made to the following address(es):

✓ Payments: SN Servicing Corporation 323 Fifth Street Eureka, CA 95501

In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make regular monthly payments or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as

to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

- 4. Award of Attorney's Fees:
- ✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00. The fees and costs are payable through the Chapter 13 plan.